

# Surveillance of Occupational Injury Through a Workers' Compensation Insurance Provider

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# Kentucky Employers' Mutual Insurance (KEMI)

- Largest workers' compensation carrier in Kentucky
- Competitive state fund



# Loss Education Unit

- Responsible for assisting policyholders in reducing frequency and severity of injuries
  - Hazard Assessments
  - Engineering controls
  - Safety Education



# Kentucky Injury Prevention and Research Center (KIPRC)

- University of Kentucky
- Occupational injury prevention department



# Win/Win Situation



# Why?

## ■ KEMI

- Provides researchers with access to hard to reach populations
- Provides researchers with timely access to injury data—events and work practices

## ■ KIPRC

- Professional research staff
- Comprehensive data analysis

# Workflow

Insurance co. identifies case



Insurance co. notifies surveillance coordinator of case



Consent obtained from injured worker



Claims information forwarded to surveillance coordinator



Surveillance coordinator contacts employer and injured worker



Data is stored and analyzed electronically



Results are summarized for prevention strategy development and reporting

# Value of this System

- Timely case identification
- Personal identifiers and information available for initial contact and follow up
- Claims analysis to identify loss trends, high-risk tasks
- Prevention strategy development
- Dissemination of information to employers and employees



# Injury Prevention Information

- Fact sheets
- Workplace posters
- Brochures
- Website articles



# Example

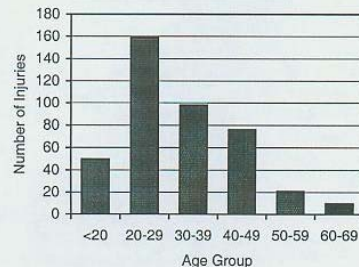
## Data Summary April 1998 – September 2000

Data presented here are for April 1998 (when data collection began) through the end of September 2000. 430 cases of work-related burn injury were reported during this 30 month period.

- 72% (n=309) were male and 28% (n=121) were female
- Age range was 14-69
- 95% were white
- 80% were full-time workers
- 33% were food service workers



Burn Injuries by Age Group

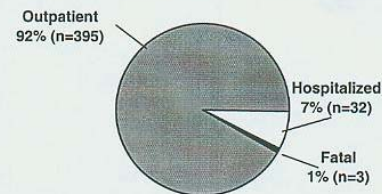


Leading Industries\* for Work-Related Burns

Retail Trade	123 (33%)
Eating & drinking places	107
Manufacturing	101 (27%)
Services	63 (17%)
Health Services	19
Educational Services	15
Construction	34 (9%)

\*Classified by the Standard Industrial Classification Manual

Treatment



Most Common Types of Burn Injuries



Thermal 64%



Chemical 16%

Welding flash 12%



Electrical 5%

Food service workers are most commonly burned by grease (38%), water/liquids (27%), food (12%) and grills/ovens (7%).



**Maintaining participants'  
privacy is paramount!**

# Conclusion

- Model can be used to identify and collect claims information from a variety of injuries
- All involved benefit
  - Workers
  - Employers
  - Insurance provider
  - Research center



# Questions?